What is claimed is:

- 1. A piezo-electric film element comprising:
- a substrate;
- a first electrode formed on said substrate;
- a dielectric film formed on said first electrode, said dielectric film including a piezo-electric layer and including a stress-reducing layer for reducing a stress between said substrate and said dielectric film; and
 - a second electrode formed on said dielectric film.
- 2. The piezo-electric film element of claim 1, wherein said stress-reducing layer is electrically insulated from said first electrode and said second electrode, and a Young's modulus of said stress-reducing layer is smaller than a Young's modulus of said piezo-electric layer.
- 3. The piezo-electric film element of claim 1, wherein said piezo-electric layer comprises an oxide solid-solution having a perovskite structure expressed by a chemical formula ABO₃, including at least one A element selected from a group consisting of Pb, Ba, Nb, La, Li, Sr, Bi, Na and K, and including at least one B element selected from a group consisting of Cd, Fe, Ti, Ta, Mg, Mo, Ni, Nb, Zr, Zn, W and Yb.
- 4. The piezo-electric film element of claim 1, wherein said piezo-electric layer comprises a PZT film expressed by a formula: $Pb_{l+x}(Zr_v+Ti_{1-v})O_3$ (x=0.0.5).
- 5. The piezo-electric film element of claim 1, wherein said stress-reducing layer comprises a metal material or an oxide of said metal material, said metal material comprising at least one of the platinum group of precious metals.
- 6. The piezo-electric film element of claim 1, wherein a heat expansion coefficient of said stress-reducing layer is different than a heat expansion coefficient of said piezoelectric layer.
 - 7. The piezo-electric film element of claim 6, wherein each of said piezo-electric layer and

said stress depressing layer comprises an oxide solid-solution having a perovskite structure expressed by a chemical formula ABO₃, including at least one A element selected from a group consisting of Pb, Ba, Nb, La, Li, Sr, Bi, Na and K, and including at least one B element selected from a group consisting of Cd, Fe, Ti, Ta, Mg, Mo, Ni, Nb, Zr, Zn, W and Yb.

- 8. The piezo-electric film element of claim 7, wherein said piezo-electric layer comprises a PZT film expressed by a formula: $Pb_{l+x}(Zr_y+Ti_{1-y})O_3$ (x=0.0.5, y=0.5-0.6), and said stress-reducing layer comprises a PZT film expressed by a formula: $Pb_{l+x}(Zr_y+Ti_{1-y})O_3$ (x=0.0.5, y=0.1-0.3).
 - 9. An actuator comprising:said piezo-electric film element of claim 1; anda vibration plate formed adjacent to said piezo-electric film element.
 - 10. An ink-jet head comprising:
 - a plurality of actuators, each of said actuators comprising said actuator of claim 9;
 - a plurality of pressure chambers corresponding to said plurality of actuators; and
- a plurality of nozzles corresponding to said plurality of pressure chambers, said plurality of nozzles being operable to eject ink droplets.
 - 11. An ink-jet recording apparatus comprising: said ink-jet head of claim 10; a controller for controlling said ink-jet head; and an ink receiver for supplying ink to said ink-jet head.
 - 12. A piezo-electric film element comprising:
 - a substrate;
 - a first electrode formed on said substrate;
 - a dielectric film formed on said first electrode; and
 - a second electrode formed on said dielectric thin film;

wherein said substrate comprises one of a first substrate having a heat expansion coefficient of $20\sim40\times10^{-7}(K^{-1})$ and a second substrate having a heat expansion coefficient of $60\sim150\times10^{-7}(K^{-1})$; and

wherein if said substrate comprises said first substrate, said dielectric film comprises a first dielectric film having a composition expressed by a formula: $Pb_{l+x}(Zr_y+Ti_{l-y})0_3$ (x=0-0.5, y=0.4-0.5), and if said substrate comprises said second substrate, said dielectric film comprises a second dielectric film having a composition expressed by a formula: $Pb_{l+x}(Zr_y+Ti_{l-y})0_3$ (x=0-0.5, 0.5<y≤0.7).

- 13. A piezo-electric film element comprising:
- a substrate having a heat expansion coefficient;
- a first electrode formed on said substrate;
- a dielectric film formed on said first electrode, said dielectric film comprising a tetragonal structure of an oxide having a perovskite structure, and said dielectric film having heat expansion coefficient; and
 - a second electrode formed on said dielectric film;

wherein if said heat expansion coefficient of said dielectric film divided by said heat expansion coefficient of said substrate is in a range of 0.3 to 0.7, a c-axis oriented rate of said dielectric film is in a range of 10% to 40%, and if said heat expansion coefficient of said dielectric film divided by said heat expansion coefficient of said substrate is in a range of 1.0 to 2.5, a c-axis oriented rate of said dielectric film is in a range of 60% to 100%.

- 14. A piezo-electric film element comprising:
- a substrate;
- a first electrode formed on said substrate;
- a dielectric film formed on said first electrode, said dielectric film having a composition expressed by a formula: $Pb_{l+x}(Zr_y+Ti_{l+y})0_3$ (x=0-0.5) and having a tetragonal structure; and
 - a second electrode formed on said dielectric film;
 - wherein said substrate comprises one of a first substrate having a heat expansion

coefficient of $20\sim40\times10^{-7}(K^{-1})$ and a second substrate having a heat expansion coefficient of $60\sim150\times10^{-7}(K^{-1})$; and

wherein if said substrate comprises said first substrate, said dielectric film comprises a first dielectric film having a composition expressed by a formula: $Pb_{l+x}(Zr_y+Ti_{l-y})0_3$ (x=0-0.5, y=0.4-0.5), and if said substrate comprises said second substrate, said dielectric film comprises a second dielectric film having a composition expressed by a formula: $Pb_{l+x}(Zr_y+Ti_{l-y})0_3$ (x=0-0.5, 0.5<y≤0.7).